

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Alfred J. Ferraro
Kristin E. Ferraro
aka Kristen E. Ferraro**
Debtor(s)

Bankruptcy Case No.: 16-21105-GLT
Related to Docket No. 96
Chapter: 13
Docket No.: 98 – 96
Concil. Conf.: January 21, 2021 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **November 2, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 16, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

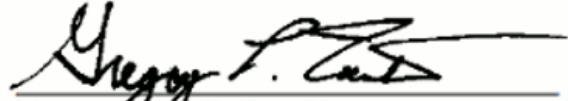
On **January 21, 2021 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 17, 2020

cm: All Creditors and Parties In Interest



Gregory L. Taddonio, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Alfred J. Ferraro
 Kristin E. Ferraro
 Debtors

Case No. 16-21105-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 213

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Sep 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2020.

db/jdb
 cr +Alfred J. Ferraro, Kristin E. Ferraro, 305 St Mary's Road, Latrobe, PA 15650-1324
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 DALLAS PKWY SUITE 425, DALLAS, TX 75254-8067
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, 8742 Lucent Blvd, Suite 300,
 Highlands Rnch, CO 80129-2386
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860
 cr +Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd.,
 Fort Mill, SC 29715-7203
 14202244 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14202245 +Citibank / Sears, Citicorp Credit Services/Centralized Ban, Po Box 790040,
 Saint Louis, MO 63179-0040
 14271503 DEUTSCHE BANK NATIONAL TRUST COMPANY, ET AL, WELLS FARGO BANK, N.A.,
 DEFAULT DOCUMENT PROCESSING, N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700
 14202247 +Deutsche Bank National Trust Company, as, Trustee for HSI Asset Securitization Corp,
 c/o Wells Fargo Bank, N.A., 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
 14202248 +Greater Latrobe Teacher's Credit Union, 113 East Main Street, New Alexandria, PA 15670-3116
 14969675 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14202253 +Veripro Solutions, Inc., P.O. Box 3572, Coppell, TX 75019-5538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Sep 18 2020 04:53:36
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14227058 E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 18 2020 04:39:16 Citizens Bank N.A.,
 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
 14226479 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2020 04:53:57
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14202243 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2020 04:53:10
 Capital One Bank, N.A., Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14202246 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 18 2020 04:39:16
 Citizen's Bank Auto Finance, Attn: Bankruptcy, 443 Jefferson Boulevard MS RJW-135,
 Warwick, RI 02886-1321
 14236488 +E-mail/Text: bankruptcydpt@mcsmcg.com Sep 18 2020 04:48:49 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 14207378 E-mail/PDF: rmscedi@recoverycorp.com Sep 18 2020 04:54:01
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 14202250 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2020 04:53:26 Synchrony Bank/Amazon,
 Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
 14202251 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2020 04:53:50 Synchrony Bank/Lowes,
 Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
 14202252 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2020 04:53:05 Synchrony Bank/Walmart,
 Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
 14202254 +E-mail/Text: bankrupt-adjdept@wesbanco.com Sep 18 2020 04:49:08 Wesbanco Bank, Inc.,
 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, As Trustee F
 cr Deutsche Bank National Trust Company, as Trustee E
 14202249 Northwest Consumer Discount Company
 cr* +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425,
 Dallas, TX 75254-8067
 cr* +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
 cr* +Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
 cr* +WesBanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTALS: 3, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: 213

Page 2 of 2
Total Noticed: 23

Date Rcvd: Sep 17, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE
bnicholas@kmlawgroup.com
Brian Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee Et
Al... bnicholas@kmlawgroup.com
Jeffrey S. Golembiewski on behalf of Plaintiff Alfred J. Ferraro jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Plaintiff Kristin E Ferraro jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jerome B. Blank on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For
etal pawb@fedphe.com
Justin P. Schantz on behalf of Debtor Alfred J. Ferraro jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Justin P. Schantz on behalf of Joint Debtor Kristin E. Ferraro jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Thomas Song on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY pawb@fedphe.com
Thomas Song on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For etal
pawb@fedphe.com

TOTAL: 12